

STATE STUDENT ASSISTANCE COMMISSION OF INDIANA



ACTIVITY AND PROGRAM REPORT FOR 1997-98 AND 1998-99

SEPTEMBER 2000

Activity and Program Report for 1997-98 and 1998-99

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By Congressional District

As of September 2000

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5 TH CONGRESSIONAL DISTRICT Mr. Mike Kennedy Kokomo, IN Term: 2001	10 TH CONGRESSIONAL DISTRICT Appointment in process
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Commission Staff

As of September 2000

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Curt Well	<i>AmeriCorps Coordinator</i>
Laniese Bowman	<i>Administrative Support</i>
Allison Fox	<i>AmeriCorps Leader</i>
Geraldine Harris-Head	<i>Systems Analyst and Researcher</i>





A Message from the Executive Director

... *David Perlini*

The years 1997-99 have been banner years for the State Student Assistance Commission of Indiana. It has exceeded its goals and passed significant milestones. Among the many examples of success highlighted in this report are:

- The graduation of the first college going cohort of the 21st Century Scholars Program.
- The expansion of support services of the 21st Century Scholars Early Intervention Program to cover the entire state.
- The expansion of the Part-Time Grant Program to serve more students with larger awards.
- The introduction of additional awards for students earning Core 40 and Academic Honors Diplomas.
- The implementation of GRADS, a state-of-the-art "e-gov" solution to delivering grants to students and colleges.

SSACI's guaranteed commitment to grants has meant continuing increases in aid provided during this period. The efforts of the state of Indiana and the Commission to provide greater access to, and greater choice in, higher education continues to be successful. Many more lower income students are taking advantage of educational opportunities and many more students are persisting in their educational programs. At the same time, the costs of higher education, and thus our commitments, continues to rise. This combination of increased student participation and increased higher education costs has led to record levels of financial aid.

We welcome this success. Society now recognizes that the level of education of its citizenry equates with economic and social success for individuals, families, and the state as a whole. Our increasing investments in higher education are returned to us several fold. Hoosiers who earn credentials and degrees have a better quality of life and make more money throughout their working lives, averaging more than twice the incomes of their non-degreed peers. Their improved economic situations provide increased income, sales, and property tax income, year after year. In today's New Economy, their knowledge and skills are essential to businesses seeking to locate or expand here, contributing to the continued economic growth and prosperity of the state.

The initiatives and accomplishments reflected in this report would not have been possible without the leadership, direction, and support of Governor O'Bannon, the Indiana Legislature, the State Student Assistance and Higher Education Commissions, and SSACI's dedicated staff.





ACTIVITIES

In the past two years, the State Student Assistance Commission of Indiana (SSACI) continued to meet its goals to make college more *affordable* for increasing numbers of students, to foster *choice* in where students could attend college, to increase academic *preparedness* for college, and to use *research* and *technology* to improve the delivery of awards to Hoosier students.

Maintaining a traditional of excellence in providing awards to Hoosier families is only one aspect of SSACI's efforts in 1997-8 and 1998-99.

Extraordinary Change

The years 1997-98 and 1998-99 were also years of extraordinary change for the Agency.

- A new information system whose design began over a year before was implemented in 1997-98 and used to track and deliver student awards in the 1998-99 academic year.
- Twenty-first Century Scholars were using their awards at many Indiana proprietary colleges as well as at public and independent colleges in 1997.
- The Part-Time Grant Program was modified in 1998-99 to increase the amount of awards and the groundwork was laid to make the program more inclusive in the following year.
- Higher awards for students earning Core 40 or Academic Honors Diplomas in high school were introduced. These awards were

designed to increase the academic readiness of high school students and to encourage them to go to college.

- In 1998-99 the first college going cohort (1995) of Scholars graduated from college, a singular event commemorated in a special State House awards ceremony attended by many notables including Governor Frank O'Bannon and Senator Evan Bayh, who was governor of Indiana when the Scholars program was started.

New Initiatives

GRADS

The **Grant Reporting And Delivery System** is a comprehensive client-server system that is the major part of the Agency's electronic data interchange system.

- It tracks parent and student supplied data from the *Free Application for Federal Student Aid* (FAFSA), which students must file each year with the federal government.
- It classifies students according to the type of program and award they are eligible to receive.
- It allows monitoring of FAFSA data to inform students of errors that could prevent them from receiving awards.
- It tracks statutory requirements for award eligibility.
- It creates awards based on the most accurate data available.



- It allows rapid changes in awards if college choices or family finances change before the start of classes.
- It creates electronic rosters of students and awards that can be accessed and processed by colleges.
- It enhanced the ability of the Agency to use Electronic Funds Transfer between the state and colleges for award payments. This reduced paperwork for the Agency and the colleges and made payments more timely.

Important elements of GRADS

Design and implementation

The design of GRADS began with an extensive review of the practices and future needs of the Agency by an outside consulting firm that was also contracted to implement a system in the latest available information technology. The system is client-server based using a local area network that is fully integrated into the state of Indiana's backbone of servers, networks, and Internet access.

Extensive meetings throughout 1996-97 and 1997-98 with Agency staff, college financial aid professionals and consultants ensured that the system would meet SSACI's fiduciary responsibilities and the financial aid needs of Indiana students and colleges.

Electronic data interchange

Besides the ease with which SSACI staff can monitor students and their awards, the GRADS system is based on maximizing information about students and awards for colleges and universities

in the most timely and comprehensive manner possible.

This is accomplished by providing data files that can be accessed and processed by participating institutions over the Internet. The files are encrypted so that privacy and confidentiality of students is maintained at all times. The files are updated weekly throughout the financial aid year from February to the following June.

Institutions can update the files, encrypt them and return them to SSACI for processing. This enables colleges to remove impediments to a student receiving an award and to claim the awards once a student is enrolled.

Corrections through CPS

As part of the introduction of GRADS, procedures were developed that required students and colleges to make FAFSA corrections directly to the federal Central Processing System rather than to SSACI.

This approach enabled Agency staff to better concentrate on helping parents and students rather than data entry. Most importantly, it dramatically increased the overall reliability of FAFSA data available to the colleges by reducing the differences in student data used by SSACI and the colleges.

Term reconciliation

Another major change introduced with GRADS was the requirement that all colleges reconcile, that is, claim awards term by term rather than annually. Even though awards are calculated on an annual basis, students use them term by



term, just as they are billed by colleges term by term.

This change made it much easier for colleges to claim accurate awards based on student term charges. It also provided a simple mechanism for colleges to refund awards when students changed enrollment plans.

21st Century Scholars and Proprietary Colleges

Beginning in 1998-99, Twenty-First Century Scholars Awards at proprietary colleges were integrated into the SSACI award system. Prior to that, awards to those colleges had to be tracked and paid manually. This greatly enhanced the capability of the Scholars program to track the progress of Scholars throughout their college years and made it easier for Scholars to make college choices.

Part-Time Grants

In 1998 the Agency changed the way in which Part-Time Grants were calculated. Originally conceived as a proportion of the Higher Education Grant, these awards were therefore based on tuition and fees for a full time student carrying 15 credit hours per term.

New formula

The Agency recognized that if the Part-Time Grant was based on 12 credit hours (the minimum full time credit hour load) the award would benefit individual students more. This meant that a student taking 9 hours would have an award that was 75% of the full time award rather than 60%. This is a 25% increase in the award.

Increasing the amount of the award resulted not only in larger awards but also in more students using the award and continuing their education. The typical 25% increase in the award was large enough that many students could continue their education as part time students.

TANF eligibility for grants

In the spring of 1998, SSACI worked closely with the state Family and Social Services Administration, the State Budget Agency, and Indiana House and Senate fiscal analysts to modify the Program for the next academic year. The program was redesigned to better serve students eligible for the federal Temporary Assistance to Needy Families (TANF) program.

Program redesign meant more students could be served and the state could use the grants as part of its maintenance of effort activities for its reformed welfare programs. A major change was to drop the requirement that students be half way through their degree programs to qualify. Changes were effective in 1999-2000.

Program Updates: Core 40, Academic Honors, and Scholars

During the 1997-99 time period, the Agency introduced increased awards for high school students earning the Core 40 and Academic Honors Diplomas. Core 40 students with at least a 2.00 high school GPA could be eligible for an award 10% higher than otherwise. And Academic Honors students with at least a 3.00 GPA could receive an award 20% higher.



SSACI developed a system to collect data on eligible students from high school counselors, without whose cooperation and hard work the additional awards could not have been granted.

In addition, a system was developed that enabled SSACI to easily update program information in GRADS on Core 40, Honors and affirmed Scholars in the spring of each year. This system enabled the Agency to make sure that students, parents, and colleges were informed of these special awards in the most timely and accurate manner.

PROGRAMS

The Agency administers three types of award programs: a need based award that is a combination of a tuition subsidy and a family's or student's ability to pay for college; a supplement to the need based award for participants in a special program; and a number of targeted awards based on merit or financial need.

The Higher Education Grant

This award is the core award administered by the Agency. It requires financial need, full time college enrollment and Indiana residency. It can be used only for tuition and certain fees. It is based on three factors:

- For each eligible postsecondary institution, the *tuition and fees* SSACI will subsidize.
- The *rate* at which the allowable tuition and fees are subsidized.
- The parent's or student's *ability to pay* for a college education.

The award formula is simple:

$$\begin{array}{r} \text{RATE} \\ \times \\ \text{TUITION AND FEES} \\ - \\ \text{ABILITY TO PAY} \end{array}$$

To receive this award a student must file a FAFSA by March 1st, meet the residency requirements, attend college full time, be in a degree-granting program, and maintain satisfactory academic practice.

Tuition and fees

Tuition and fees are set early in the financial aid year. They are determined by each college based on a typical 30 credit hour per year course load plus any non-parking fees assessed to all students. At public institutions the allowable tuition and fees is usually the advertised tuition. At independent (private) colleges it is capped at a maximum amount usually less than the advertised tuition.

The cap is determined each year by looking at the true cost of tuition at Indiana's public colleges. This cost is roughly the state appropriation per student plus the amount a student pays in tuition. The cap is based on statutory formula that combines certain appropriations and tuitions. For 1997-98 the private college tuition cap was \$7,412; it was \$8,029 in 1998-99.

Subsidy rate

There are three subsidy rates: 100% for Academic Honors graduates, 90% for Core 40 graduates, and 80% for all other students.

Ability to pay

The parent's or student's ability to pay is determined by the federal government



from FAFSA (Free Application for Federal Student Aid) data. Unlike the federal government and other states, Indiana does not count dependent student earnings as part of the ability to pay. Thus students who work to earn money to pay for college can use that money for the costs of education such as room and board or textbooks not subsidized by SSACI.

The Higher Education Award

If a student attends a public institution, the Higher Education Grant is called the *Higher Education Award (HEA)*. The general assembly appropriates a separate budget for this award.

Freedom of Choice Program

If a student attends an independent college, the Higher Education Grant is broken up into two parts: 42% is designated the Higher Education Award and 58% the *Freedom of Choice (FOC)* award. Students attending a private college are thus not given an additional award (although their awards are higher because the tuition and fees subsidized are higher). The general assembly appropriates a separate budget for the FOC award.

Inclusion of late filers

Because the Agency had the funds, its Commission recommended that the filing deadline of March 1st be extended for the 1998-99 academic year only. It was moved to April 15th for first time FAFSA filers and March 15th for other students. This resulted in an additional 4,500 awards.

The Part-time Grant Program

The award is designed to encourage degree-seeking part-time undergraduates to start or complete their Associate or Baccalaureate degrees by subsidizing part-time tuition costs.

Students must be enrolled for at least 6 but less than 12 credit hours. If they are in an associate program they must have completed 12 hours; if in a baccalaureate, 24 hours.

The Twenty-first Century Scholars Program

The Twenty-first Century Scholars Program is designed to support and encourage youth from lower-income families to enter college through early intervention strategies and grants.

The grant portion of the program is a supplement to the Higher Education Grant, in effect covering 100% of tuition. It is available to Scholars after they graduate from high school, if they enroll in college as a full time student within two years.

The early intervention strategies are aimed at enrolled Scholars in the eighth through twelfth grades.

The purposes of the Program are to:

- Reduce the number of students who withdraw from high school before graduation;
- Increase the number of students prepared to enter the workforce upon graduation;
- Increase the number of low-income students entering institutions of higher education;



- Decrease drug and alcohol use by encouraging higher education pursuits;
- Increase individual economic productivity; and
- Improve the overall quality of life for Indiana residents.

The Scholars program began in 1990 with the enrollment of the first cohort of eighth graders from low and moderate-income families. The program provides mentoring, counseling, tutoring and advising of those students as they progress through secondary education. In 1991 a Parents' Project, funded with seed money from the Lilly Endowment, Inc., was piloted in seven sites around the state: Gary, East Chicago, South Bend, Evansville, Jeffersonville/New Albany, Fort Wayne and Indianapolis.

The state of Indiana provided the initial support program funds in 1992 through the collaborative efforts of the Commission for Higher Education, the State Budget Agency and the State Student Assistance Commission. That collaboration allowed the Indiana Career and Postsecondary Advancement Center (ICPAC) to hire staff to manage the Scholars Program database. At this point the Parents' Project was the support component and ICPAC managed distribution and collection of applications and the input of those data into a database. The State provided additional funding for the support component during the 1992-1994 biennium that allowed the program to expand to nine sites.

NEISP

Further support to expand to twelve sites came in 1994 through the National Early Intervention Scholarship and Partnership (NEISP) initiative. In July 1998, the regionalization process was completed with each of the 92 Indiana counties active in support program initiatives. Offering financial assistance for Scholars is not enough—families must also be engaged in early outreach activities.

AmeriCorps

Another important component added in 1994 was AmeriCorps. AmeriCorps is a national community service program that identifies persons to serve in American communities to build the capacity for a better America. The initial AmeriCorps grant provided for 22 Members. The program grew to 110 Members in 1998.

In exchange for the 1700 hours of service each AmeriCorps Member devotes to Scholars, they receive a modest living allowance, an education award of approximately \$5,000 and the self-satisfaction that is the result of building the capacity of a community one child at a time. AmeriCorps members with the Twenty-first Century Scholars Program have provided over 400,000 hours of service to Scholars and Communities across Indiana in local communities

To help ensure that young people from at-risk environments stay on track to fulfill their pledge of good citizenry and their goal of higher education, Scholars must have the commitment of the entire community. In addition to enabling Scholars to earn tuition



assistance, the program engages Scholars, their families, and their communities in a holistic, network of support initiatives. The aim of these initiatives is to build resiliency—to foster an academically encouraging environment for Scholars, while empowering parents to serve as the educational leaders in Scholars' lives.

Program growth

Growing state funds have allowed the program to expand to sixteen sites. From the sixteen Community Partner sites, full-time Twenty-first Century Scholar Coordinators direct the outreach support initiatives in local communities. Each Community Partner hosts a Parent Support Group, a team of AmeriCorps National Service Members and an Indiana Workforce Development component.

With the assistance of the AmeriCorps Members, Coordinators and staff assistants engage Scholars and their families throughout Indiana in a myriad of academic enrichment and college preparatory activities. Some of the activities—such as drug prevention workshops, conflict resolution training and service-learning projects—promote life-skills and social responsibility. Other activities—such as tutorial sessions, mentoring groups, and college tours—help Scholars achieve academic success and reach a higher level of self-actualization.

The following table shows the number of Scholars enrolled, affirmed, and attending college in 1997-98 and 1998-99. The enrolled Scholars are in the ninth through eleventh grade. The

affirmed Scholars in each year are in the twelfth grade.

	1997-98	1998-99
Enrolled	2,354	1,569
Affirmed	2,612	2,639
In College	3,674	4,442

Scholar graduates

1998-99 was the first year that the 1995 cohort of Scholars, the very first in the Program, could graduate from college. Nearly 475 Scholars did so, 23% of the original affirmed cohort. Many more of this cohort are expected to finish college in 1999-2000.

Targeted Special programs

The Hoosier Scholar Program

This scholarship is a one-time \$500 grant given directly to out standing high school students entering their first year at an Indiana college. Students are nominated by their high schools and are usually the top students in their classes.

The Minority Teacher and Special Education Services Scholarship Program

This program was created to provide renewable scholarships for African American and Hispanic students preparing for a teaching career.

The State Work Study Program

The program is designed to help students gain work experience and earn money



towards their college expenses. It subsidizes the hourly wages of students so that not-for-profit agencies and institutions can hire the students.

The Nursing Fund Scholarship Program

This program is designed to encourage students to pursue a career in nursing. Certain eligible institutions are allocated money based on the number of nursing students they enroll. The scholarship is renewable.

The Robert C. Byrd Honors Scholarship Program

The scholarship is designed to promote and award outstanding academic achievement of new college students. It is funded by the federal government but administered by SSACI.

The Contract for Space Program

This program provides financial assistance to Hoosier students residing in a six county area of southeastern Indiana to attend out-of-state college.

Currently, three postsecondary institutions participate in the program: Northern Kentucky University, the University of Cincinnati, and Cincinnati State Technical and Community College.

The program was administered by the Agency only in 1997-98; it was transferred to the State Budget Agency for the 1998-99 year.

Summary

The years 1997-98 and 1998-99 were times of major change in the State Student Assistance Commission. Most notable were these:

- A new information system—GRADS—whose design began over a year before was implemented in 1997-98 and used to track and deliver student awards in the 1998-99 academic year.
- Twenty-first Century Scholars were using their awards at many Indiana proprietary colleges as well as at public and independent colleges in 1997-98.
- The Part-Time Grant Program was modified in 1998-99 to increase the amount of awards, and the groundwork was laid to make the program more inclusive in the following year.
- Higher awards for students earning Core 40 or Academic Honors Diplomas in high school were introduced. These awards were designed to increase the academic readiness of high school students and to encourage them to go to college.
- In 1998-99 the first college going cohort (1995) of Scholars graduated from college, a singular event commemorated in a special State House awards ceremony attended by many notables including Governor Frank O'Bannon and Senator Evan Bayh, who was governor of Indiana when the Scholars program was started.



Summary of Major Award Grants

Awards Granted 1997-1998

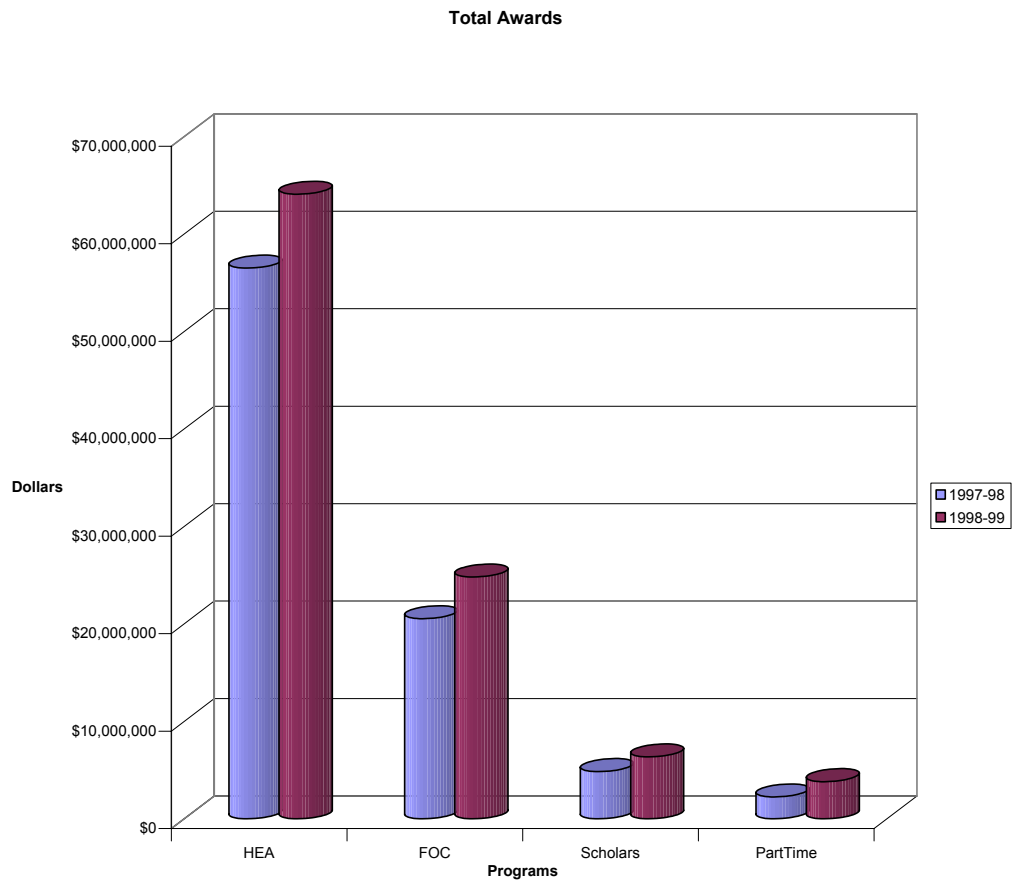
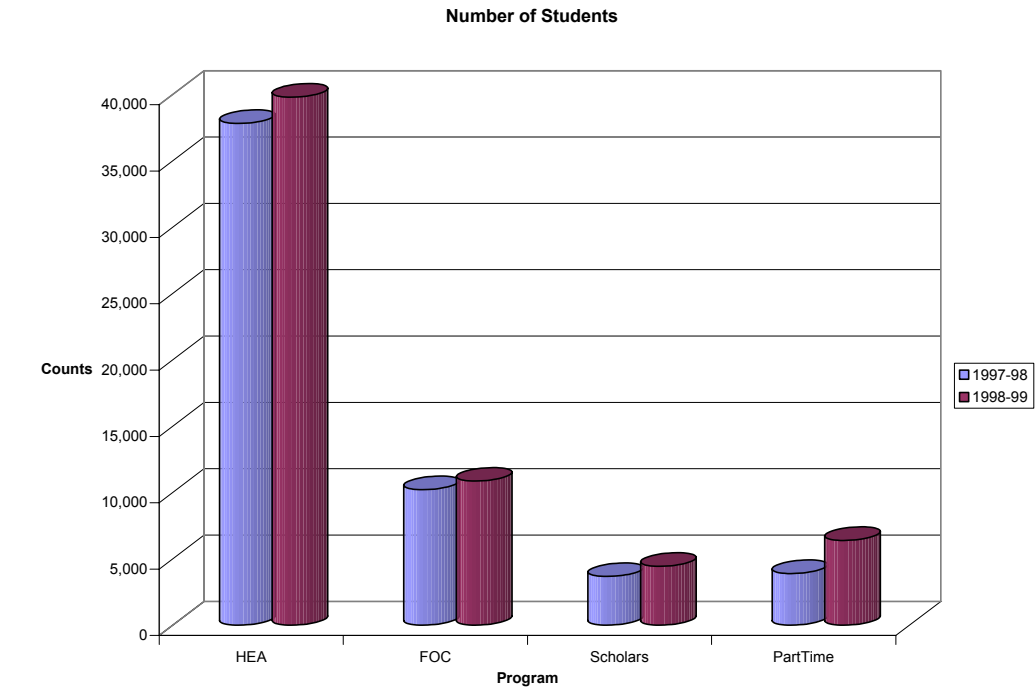
Awards Granted 1997-1998					
Institutional Type		Higher Education Award	Freedom of Choice Award	21st Century Scholars Award	Part-Time Grant
Public	Number of Students	23,568		2,496	2,593
	Average Award	\$1,578		\$1,291	\$494
	Total Awards	\$37,182,867		\$3,222,392	\$1,281,088
Ivy Tech	Number of Students	3,914		537	687
State College	Average Award	\$1,089		\$621	\$411
	Total Awards	\$4,261,436		\$333,577	\$282,357
Private	Number of Students	10,217	10,217	589	614
	Average Award	\$1,456	\$2,010	\$2,064	\$1,008
	Total Awards	\$14,871,993	\$20,538,928	\$1,215,587	\$680,414
Proprietary	Number of Students			52	
	Average Award			\$1,498	
	Total Awards			\$77,896	
Contract for Space	Number of Students	114			
Colleges	Average Award	\$1,705			
	Total Awards	\$194,396			
Total	Number of Students	37,813	10,217	3,674	3,894
	Average Award	\$1,494	\$2,010	\$1,317	\$576
	Total Awards	\$56,510,692	\$20,538,928	\$4,849,452	\$2,243,859

*Awards Granted 1998-1999*

Awards Granted 1998-1999					
Institutional Type		Higher Education Award	Freedom of Choice Award	21st Century Scholars Award	Part-Time Grant
Public	Number of Students	24,714		3,003	4,208
	Average Award	\$1,672		\$1,380	\$553
	Total Awards	\$41,320,973		\$4,144,953	\$2,328,096
Ivy Tech	Number of Students	4,110		553	1,114
State College	Average Award	\$1,126		\$706	\$415
	Total Awards	\$4,627,751		\$390,473	\$462,274
Private	Number of Students	10,859	10,859	788	1,064
	Average Award	\$1,654	\$2,285	\$2,114	\$963
	Total Awards	\$17,963,339	\$24,813,324	\$1,666,126	\$1,024,865
Proprietary	Number of Students			98	
	Average Award			\$1,516	
	Total Awards			\$148,593	
Contract for Space	Number of Students	108			
Colleges	Average Award	\$1,628			
	Total Awards	\$175,847			
Total	Number of Students	39,791	10,859	4,442	6,386
	Average Award	\$1,611	\$2,285	\$1,430	\$597
	Total Awards	\$64,087,910	\$24,813,324	\$6,350,145	\$3,815,235



Chart: Comparison of Students and Total Awards 1997-99





Summary of All Grant and Administrative Expenditures

State Student Assistance Commission Summary of Awards, Grants, and Administrative Expenditures Expenditures From State and Federal Sources

Programs And Grants	1997-1998	1998-1999
Higher Education Award	57,154,572	64,452,704
Freedom of Choice	20,871,524	25,000,617
Hoosier Scholars	390,500	390,500
Contract for Space	609,590	0
Part-time Grant Award Program	2,243,859	3,975,629
Minority and Special Education Teacher Scholarship	400,540	370,638
Paul Douglas Teacher Scholarship Program	0	0
State College Work Study	794,193	632,008
Nursing Scholarship Program	439,390	347,475
21st Century Scholars Award Program	4,910,085	6,473,184
21st Century Early Intervention	1,855,148	1,512,180
Robert C. Byrd Scholarship Program	<u>581,307</u>	<u>787,975</u>
Total Awards & Grants[§]	90,250,708	103,999,471
Administrative Expenditures		
Scholarships & Grants	1,285,662	1,325,535
Minority and Special Education Teacher Scholarship	0	4,604
Paul Douglas Teacher Scholarship Program	0	178
State College Work Study	98,511	102,570
Nursing Scholarship Program	23,227	25,017
Robert C. Byrd Scholarship Program	0	0
21st Century Administration	<u>411,202</u>	<u>417,818</u>
Total Administrative Expenditures	1,818,602	1,881,378
Total Expenditures	92,069,310	105,880,849

[§] Program totals in this table might differ from totals in other tables in this report because of prior year payments and the difference in academic and fiscal years.



Chart: Combined 1997– 99 Expenditures

